

Exhibit A

4/18/16

Case no. 12-12020(MG)

To Whom It May Concern,

The insurance fines, penalties and fees imposed on my property by Central mortgage and GMAC during an economic depression, with no consideration to the mortgage hardships millions of Americans were forced to deal with do to the illegal practices of banks and mortgage companies, caused me and my family to suffer hardships, misfortunes, and increase charges on everything. My credit was destroyed. I was a victim of predatory lending. Insurance was imposed by the mortgage company; and I was sold a liber index loan on another property, without my knowledge, because of the damage done to my credit by GMAC illegal unfair predatory practices. This had a snowball effect on my entire life. My finances, career, and marriage unraveled. This became a hopeless and impossible situation for 7 plus years and counting. This situation caused me to default and pay other creditors late. Because property insurance was imposed by GMAC, that was priced much higher then normal insurance, (put with half the coverage), I was not able to do the repairs caused by hurricane in 2014. (I could not get my property fixed do to I had no control over the insurance that was forced on my property.) The property was unsuitable for certification. I lost that property in Brigantine. On my other property, I have been forced to keep a liber index because my credit does not allow me to qualify for a refinance. My credit score would not allow me to take out a loan for my daughter's Rutgers tuition, and she could not attend. Credit cards, mortgage, purchases, retirement savings, and investments, have been greatly affected negatively, by these injustices done by GMAC.

*Truly
Komb Galt*

RECEIVED

APR 22 2016

MORRISON I FOERSTER